

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: DUBINSKY, BORIS

§ Case No. 05-55574

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

ILENE F. GOLDSTEIN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u>	Assets Exempt: <u>\$8,235.00</u>
Total Distribution to Claimants: <u>\$6,489.79</u>	Claims Discharged Without Payment: <u>\$134,005.55</u>
Total Expenses of Administration: <u>\$14,559.84</u>	

3) Total gross receipts of \$ 21,049.63 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$21,049.63 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$7,509.09	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	14,559.84	14,559.84	14,559.84
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	8,194.88	176,285.68	132,300.46	6,489.79
TOTAL DISBURSEMENTS	\$8,194.88	\$198,354.61	\$146,860.30	\$21,049.63

4) This case was originally filed under Chapter 7 on October 14, 2005.
. The case was pending for 49 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/02/2009 By: /s/ILENE F. GOLDSTEIN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
TOWNHOUSE	1110-000	20,834.26
Interest Income	1270-000	215.37
TOTAL GROSS RECEIPTS		\$21,049.63

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Cook County Treasurer	4110-000	N/A	7,509.09	0.00	0.00
TOTAL SECURED CLAIMS		\$0.00	\$7,509.09	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ILENE F. GOLDSTEIN	2100-000	N/A	2,854.80	2,854.80	2,854.80
LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	3110-000	N/A	10,485.50	10,485.50	10,485.50
LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	3120-000	N/A	207.90	207.90	207.90
Jodi E. Gimbel,P.C.	3410-000	N/A	910.00	910.00	910.00
Jodi E. Gimbel,P.C.	3420-000	N/A	76.60	76.60	76.60
INTERNATIONAL SURETIES LTD.	2300-000	N/A	12.52	12.52	12.52
INTERNATIONAL SURETIES LTD.	2300-000	N/A	12.52	12.52	12.52
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	14,559.84	14,559.84	14,559.84

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
DiscoverBank/DiscoverFinancial Services	7100-000	N/A	13,838.06	13,838.06	678.81
Chase Bank USA, N.A.	7100-000	N/A	7,687.14	7,687.14	377.09
Chase Bank USA, N.A.	7100-000	N/A	13,322.00	13,322.00	653.49
Chase Bank USA, N.A.	7100-000	N/A	11,116.27	11,116.27	545.29
Chase Bank USA, N.A.	7100-000	N/A	24,578.17	24,578.17	1,205.64
Chase Bank USA, N.A.	7100-000	N/A	29,813.10	29,813.10	1,462.43
Citibank/ CHOICE	7100-000	N/A	6,583.29	6,583.29	322.93
Citibank/ CHOICE	7100-000	N/A	7,110.49	7,110.49	348.79
Citibank/ CHOICE	7100-000	N/A	18,251.94	18,251.94	895.32
MBNA America Bank NA	7200-000	N/A	43,985.22	0.00	0.00
Capital One Bank	7100-000	2,289.00	N/A	N/A	0.00
Northbrook Greens Homeowners Association	7100-000	944.42	N/A	N/A	0.00
Millennium Center Condo Association	7100-000	2,039.17	N/A	N/A	0.00
Cook County Treasurer	7100-000	2,922.29	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		8,194.88	176,285.68	132,300.46	6,489.79

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 05-55574

Trustee: (330290) ILENE F. GOLDSTEIN

Case Name: DUBINSKY, BORIS

Filed (f) or Converted (c): 10/14/05 (f)

§341(a) Meeting Date: 02/09/06

Period Ending: 11/02/09

Claims Bar Date: 09/01/06

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 RESIDENCE	517,000.00	0.00		0.00	FA
2 CONDOMINIUM	475,000.00	0.00		0.00	FA
3 TOWNHOUSE	268,900.00	0.00		20,834.26	FA
4 CASH ON HAND	25.00	0.00		0.00	FA
5 BANK ACCOUNTS	10.00	0.00		0.00	FA
6 WEARING APPAREL AND JEWELRY	400.00	0.00		0.00	FA
7 HOUSEHOLD GOODS AND FURNISHINGS (u)	300.00	0.00		0.00	FA
Int INTEREST (u)	Unknown	N/A		215.37	FA
8 Assets Totals (Excluding unknown values)	\$1,261,635.00	\$0.00		\$21,049.63	\$0.00

Major Activities Affecting Case Closing:

STATUS: THE TRUSTEE RECEIVED THE PROCEEDS OF A SALE OF INVESTMENT PROPERTY. THE TRUSTEE HAS RECEIVED A RESPONSE TO HER 505(b) LETTER. SHE IS EVALUATING CLAIMS AND CLOSING THE ESTATE.

Initial Projected Date Of Final Report (TFR): March 31, 2008

Current Projected Date Of Final Report (TFR): September 30, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-55574

Case Name: DUBINSKY, BORIS

Taxpayer ID #: 13-7522873

Period Ending: 11/02/09

Trustee: ILENE F. GOLDSTEIN (330290)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****12-65 - Money Market Account

Blanket Bond: \$3,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/09/06	{3}	Chicago Title and Trust Company	SALE OF REAL ESTATE	1110-000	20,834.26		20,834.26
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.59		20,843.85
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	13.71		20,857.56
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest Earned	1270-000	14.18		20,871.74
08/30/06	1001	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	FEES	3110-000		6,216.00	14,655.74
08/30/06	1002	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Expenses	3120-000		130.10	14,525.64
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	14.19		14,539.83
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.79		14,549.62
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	10.20		14,559.82
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.57		14,569.39
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.25		14,578.64
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	9.72		14,588.36
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	7.27		14,595.63
03/20/07	1003	INTERNATIONAL SURETIES LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/31/2006 FOR CASE #05-55574	2300-000		12.52	14,583.11
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	7.79		14,590.90
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.05		14,598.95
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.05		14,607.00
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	7.54		14,614.54
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.32		14,622.86
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.06		14,630.92
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	7.29		14,638.21
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.59		14,646.80
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	7.62		14,654.42
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	7.46		14,661.88
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	6.70		14,668.58
02/12/08	1004	INTERNATIONAL SURETIES LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2007 FOR CASE #05-55574, Bond payment	2300-000		12.52	14,656.06
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	3.00		14,659.06
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	2.72		14,661.78
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	2.04		14,663.82
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.83		14,665.65
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.86		14,667.51

Subtotals :

\$21,038.65

\$6,371.14

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-55574
Case Name: DUBINSKY, BORIS

Trustee: ILENE F. GOLDSTEIN (330290)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****12-65 - Money Market Account
Blanket Bond: \$3,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7522873
Period Ending: 11/02/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.86		14,669.37
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.74		14,671.11
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.92		14,673.03
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	1.60		14,674.63
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	1.15		14,675.78
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.04		14,676.82
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.59		14,677.41
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.55		14,677.96
03/27/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.53		14,678.49
03/27/09		To Account #*****1266	TRANSFER FROM INVESTMENT	9999-000		14,678.49	0.00

ACCOUNT TOTALS	21,049.63	21,049.63	\$0.00
Less: Bank Transfers	0.00	14,678.49	
Subtotal	21,049.63	6,371.14	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$21,049.63	\$6,371.14	

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-55574
Case Name: DUBINSKY, BORIS

Trustee: ILENE F. GOLDSTEIN (330290)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****12-66 - Checking Account
Blanket Bond: \$3,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7522873
Period Ending: 11/02/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/27/09		From Account #*****1265	TRANSFER FROM INVESTMENT	9999-000	14,678.49		14,678.49
04/13/09	101	ILENE F. GOLDSTEIN	Dividend paid 100.00% on \$2,854.80, Trustee Compensation; Reference:	2100-000		2,854.80	11,823.69
04/13/09	102	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Dividend paid 100.00% on \$10,485.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		4,269.50	7,554.19
04/13/09	103	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Dividend paid 100.00% on \$207.90, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		77.80	7,476.39
04/13/09	104	Jodi E. Gimbel,P.C.	Dividend paid 100.00% on \$910.00, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		910.00	6,566.39
04/13/09	105	Jodi E. Gimbel,P.C.	Dividend paid 100.00% on \$76.60, Accountant for Trustee Expenses (Other Firm); Reference:	3420-000		76.60	6,489.79
04/13/09	106	DiscoverBank/DiscoverFinancialServices	Dividend paid 4.90% on \$13,838.06; Claim# 2; Filed: \$13,838.06; Reference:	7100-000		678.81	5,810.98
04/13/09	107	Chase Bank USA, N.A.	Dividend paid 4.90% on \$7,687.14; Claim# 3; Filed: \$7,687.14; Reference:	7100-000		377.09	5,433.89
04/13/09	108	Chase Bank USA, N.A.	Dividend paid 4.90% on \$13,322.00; Claim# 4; Filed: \$13,322.00; Reference:	7100-000		653.49	4,780.40
04/13/09	109	Chase Bank USA, N.A.	Dividend paid 4.90% on \$11,116.27; Claim# 5; Filed: \$11,116.27; Reference:	7100-000		545.29	4,235.11
04/13/09	110	Chase Bank USA, N.A.	Dividend paid 4.90% on \$24,578.17; Claim# 6; Filed: \$24,578.17; Reference:	7100-000		1,205.64	3,029.47
04/13/09	111	Chase Bank USA, N.A.	Dividend paid 4.90% on \$29,813.10; Claim# 7; Filed: \$29,813.10; Reference:	7100-000		1,462.43	1,567.04
04/13/09	112	Citibank/ CHOICE	Dividend paid 4.90% on \$6,583.29; Claim# 8; Filed: \$6,583.29; Reference:	7100-000		322.93	1,244.11
04/13/09	113	Citibank/ CHOICE	Dividend paid 4.90% on \$7,110.49; Claim# 9; Filed: \$7,110.49; Reference:	7100-000		348.79	895.32
04/13/09	114	Citibank/ CHOICE	Dividend paid 4.90% on \$18,251.94; Claim# 10; Filed: \$18,251.94; Reference:	7100-000		895.32	0.00

ACCOUNT TOTALS	14,678.49	14,678.49	\$0.00
Less: Bank Transfers	14,678.49	0.00	
Subtotal	0.00	14,678.49	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$14,678.49	

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-55574
Case Name: DUBINSKY, BORIS

Taxpayer ID #: 13-7522873
Period Ending: 11/02/09

Trustee: ILENE F. GOLDSTEIN (330290)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****12-66 - Checking Account
Blanket Bond: \$3,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	21,049.63
Net Estate :	\$21,049.63

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-****12-65	21,049.63	6,371.14	0.00
Checking # ***-****12-66	0.00	14,678.49	0.00
	\$21,049.63	\$21,049.63	\$0.00